

A Desktop Guide To SSI Eligibility Requirements

Supplemental Security Income (SSI) is a federal program that makes monthly payments to people who have limited income and resources if they are age 65 or older or if they are blind or have another disability. Being eligible for SSI means you receive a monthly benefit and, depending on the state where you live, the following benefits and services:

- Medicaid
- food stamps
- Medicare premiums are paid (all states)
- other social services

The following chart describes the basic eligibility requirements for SSI. The back of this chart provides additional information about benefits provided by the states. If you know someone who may be eligible, please contact a Social Security office right away.

Requirement	Definition	Exceptions/Exclusions
65 or older, blind or disabled	Meet only one of these:	
Blind	— corrected vision of 20/200 or less in better eye	Person whose visual impairment is not severe enough to be considered blind may qualify under the non-blind disability rules:
	— field of vision less than 20 degrees	
Disabled	— physical or mental impairment that keeps a person from performing any “substantial” work and is expected to last 12 months or result in death	— a job that pays \$500 per month (\$1,050 if blind) is generally considered substantial work
	— a child’s impairment must result in “marked and severe functional limitations” and must be expected to last 12 months or result in death.	— special work incentives allow some income and resources to be excluded and permit payment of special cash benefits or continuation of Medicaid coverage even when a blind or disabled person is working
Limited income*	Countable income must be:	Not all income counts. Some exclusions are:
	— below \$494 a month for single adult or child	— \$20 per month of most income
	— below \$741 a month for couple	— \$65 per month of wages and one-half of wages over \$65
	(In states that pay SSI supplements, countable income can be higher; see list on back.)	— food stamps
		— home energy/housing assistance
Limited resources* (Property and other assets a person owns)	— \$2,000 for single adult or child	Not all resources count. Some exclusions are:
	— \$3,000 for couple (limit applies even if only one member is eligible)	— the home a person lives in
		— a car, depending on use or value
		— burial plots for individual and immediate family
		— burial funds up to \$1,500
		— life insurance with face value of 1,500 or less
Citizenship/residence**	— resides in one of the 50 states, Washington, D.C. or the Northern Mariana Islands; and	Exception to residence:
	— U.S. citizen or national; or	— certain children of U.S. armed forces personnel stationed abroad
	— certain American Indians; or	
	— lawful permanent resident with 40 work credits; or	
	— certain noncitizens with a military service connection; or	
	— certain refugee or asylee-type noncitizens during the first seven years; or	
	— certain noncitizens in the U.S. or receiving SSI on August 22, 1996.	

*If only one member of a couple is eligible, the income and resources of both are considered in determining eligibility. If a child under age 18 is living with parents, the parents’ income and resources are considered.

If a noncitizen has a sponsor who signed a legally unenforceable affidavit of support (INS Form I-134), the sponsor’s income and resources are considered in determining eligibility and payment amount for three years following the date of lawful admission. (This rule **does not apply to noncitizens who become blind or disabled after legal admission for permanent residence or to noncitizens who are not lawful permanent residents.)

If the sponsor signed the new legally enforceable affidavit of support (INS Form I-864), the sponsor’s income and resources are considered until the noncitizen acquires 40 work credits or becomes a citizen. (This rule **applies** to noncitizens who become blind or disabled after admission for permanent residence **and** to noncitizens who are not lawful permanent residents.)

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SSI State Supplements

States With State-Administered Supplements—States in this category provide and administer supplemental payments to certain categories of SSI recipients. Application for the supplement must be made separately with the state agency.

State	Medicaid	IAR (4)	State	Medicaid	IAR
Alabama	1	N	Missouri	3	Y
Alaska	2	Y	Nebraska	2	Y
Arizona	1	Y	New Hampshire	3	Y
Colorado	1	Y	New Mexico	1	N
Connecticut	3	Y	North Carolina	1	Y
Florida	1	Y	North Dakota	3	N
Idaho	2	N	Ohio	3	Y
Illinois	3	Y	Oklahoma	3	N
Indiana	3	Y	Oregon	2	Y
Kentucky	1	Y	South Carolina	1	N
Louisiana	1	N	South Dakota	1	N
Maine	1	Y	Virginia	3	Y
Maryland	1	Y	Wisconsin	1	Y
Minnesota	3	Y	Wyoming	1	N

States With No Supplement—States in this category do not supplement federal SSI payments.

Arkansas	1	Y	N. Mariana Islands	2	N
Georgia	1	Y	Tennessee	1	Y
Kansas	2	Y	Texas	1	N
Mississippi	1	N	West Virginia	1	N

States With Federally Administered Supplements—States in this category provide supplemental payments which are paid by the Social Security Administration (SSA). SSI application is also application for state supplement. Rates vary based on particular living arrangements. Figures provided are maximum limits for an individual/couple and are for use as general guidelines in determining when to refer. Amounts do not include congregate living facilities, which may have higher payment rates. Countable income is subtracted to determine SSI payment amount. SSA will make final eligibility and payment determination.

State	Medicaid	IAR	Maximum Payment Amount To Individual/Couple—Effective 1/98		
			Elderly	Blind	Disabled
California	1	Y	\$650.40/\$1,155.71	\$705.40/\$1,339.18	\$650.40/\$1,155.71
Delaware*	1	N	\$634/\$1,189	\$634/\$1,189	\$634/\$1,189
Hawaii	3	Y	\$498.90/\$749.80	\$498.90/\$749.80	\$498.90/\$749.80
Iowa	1	Y	\$494/\$741	\$516/\$785	\$494/\$741
Massachusetts	1	Y	\$622.82/\$942.72	\$643.74/\$1,287.48	\$608.39/\$921.06
Michigan	1	Y	\$494/\$741	\$494/\$741	\$494/\$741
Montana*	1	Y	\$494/\$741	\$494/\$741	\$494/\$741
Nevada	2	Y	\$530.40/\$815.46	\$603.30/\$1,115.60	\$494/\$741
New Jersey	1	Y	\$525.25/\$766.36	\$525.25/\$766.36	\$525.25/\$766.36
New York	1	Y	\$580/\$843.50	\$580/\$843.50	\$580/\$843.50
Pennsylvania	1	Y	\$521.40/\$784.70	\$521.40/\$784.70	\$521.40/\$784.70
Rhode Island	1	Y	\$558.35/\$861.50	\$558.35/\$861.50	\$558.35/\$861.50
Utah	2	Y	\$494/\$745.60	\$494/\$745.60	\$494/\$745.60
Vermont	1	Y	\$548.91/\$844.12	\$548.91/\$844.12	\$548.91/\$844.12
Washington	1	Y	\$521/\$762	\$521/\$762	\$521/\$762
Washington D.C.	1	N	\$494/\$741	\$494/\$741	\$494/\$741

*Supplements available only to persons in protective care arrangements.

1—Generally, SSI recipients automatically receive Medicaid.

2—Generally, SSI recipients are eligible for Medicaid but must apply separately with state.

3—State takes Medicaid application and determines eligibility using more restrictive criteria.

4—IAR (Interim Assistance Reimbursement Agreement) Coding:

Y=State provides assistance while SSI application is pending.

N=State may or may not provide assistance; no active IAR agreement.